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7-25-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Glen CATALINE et al.

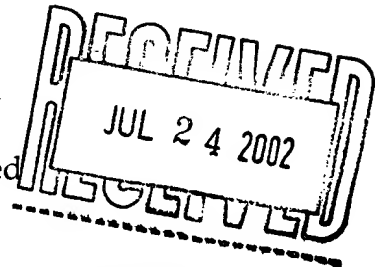
Serial No.: 09/985,900

Filed: November 6, 2001



Group Art Unit: 2161

Examiner: Unassigned



For: SYSTEM AND METHOD FOR SELECTABLE FUNDING OF ELECTRONIC  
TRANSACTIONS

INFORMATION DISCLOSURE STATEMENT

Director of the United States  
Patent and Trademark Office  
Washington, D.C. 20231

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Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully  
requests consideration of the references listed on the attached Form PTO/SB/08A.

Copies of the references listed are also enclosed.

Applicant respectfully requests that the Examiner consider the references cited  
on the Form PTO/SB/08A and that the Examiner indicate that the references have been  
considered in this application by returning a copy of the Form PTO/SB/08A with the  
Examiner's initials in the left column per MPEP 609.

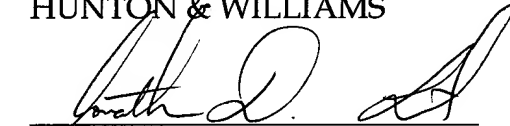
Applicants' submission of this Information Disclosure Statement (IDS) shall not  
be construed as an admission that the cited references are prior art to the present  
invention, or that the cited references qualify as printed publications. The submission

of this IDS also shall not be construed as a representation that a prior art search has been performed.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

A handwritten signature in black ink, appearing to read "Jonathan D. Link", is written over a horizontal line.

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Date: 17 JUL 2002

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

|                        |                      |
|------------------------|----------------------|
| Application Number     | 09/985,900           |
| Filing Date            | November 6, 2001     |
| First Named Inventor   | Glen CATALINE et al. |
| Art Unit               | 2161                 |
| Examiner Name          | Unassigned           |
| Attorney Docket Number | 47004.000115         |

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Sheet 1 of 1

**U.S. PATENT DOCUMENTS**

| *Examiner<br>Initials | Cite<br>No. | DOCUMENT NUMBER<br>Number - Kind Code (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant Passages or<br>Relevant Figures Appear |
|-----------------------|-------------|--|--------------------------------|--|---|
|                       | 1           | US- 4953085                                      | 08-28-1990                     | Atkins   |   |
|                       | 2           | US- 5644727                                      | 07-01-1997                     | Atkins   |   |
|                       | 3           | US- 5852811                                      | 12-22-1998                     | Atkins   |   |
|                       | 4           | US- 5864828                                      | 01-26-1999                     | Atkins   |   |
|                       | 5           | US- 5875437                                      | 02-23-1999                     | Atkins   |   |
|                       | 6           | US- 5884285                                      | 03-16-1999                     | Atkins   |   |
|                       | 7           | US- 5911135                                      | 06-08-1999                     | Atkins   |   |
|                       | 8           | US- 5911136                                      | 06-08-1999                     | Atkins   |   |
|                       | 9           | US- 6070150                                      | 05-30-2000                     | Remington et al.                                   |   |
|                       | 10          | US- 6298335                                      | 10-02-2001                     | Bernstein  |   |

**NON-PATENT LITERATURE DOCUMENTS**

| *Examiner<br>Initials | Cite<br>No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the<br>item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue<br>number(s), publisher, city and/or country where published | TRANSLATION              |                          |
|-----------------------|-------------|--|--------------------------|--------------------------|
|                       |             |  | YES                      | NO                       |
|                       | 11          | PCT-International Search Report dated 01-25-02 for Application Serial No. PCT/US01/42973,<br>filed 11-06-01  | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | 12          |  | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | 13          |  | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | 14          |  | <input type="checkbox"/> | <input type="checkbox"/> |

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.